

## SAN DIEGO CHARGERS

**HON. RON PACKARD**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mr. PACKARD. Mr. Speaker, the people of San Diego are supercharged. Coming back from a 7-point halftime deficit, the Chargers steamrolled over the Pittsburgh Steelers. Not even the persistent environmental disasters back home could keep this team from hopping a plane to Miami. The Chargers are going to their first Super Bowl in franchise history.

This year's Super Bowl will be a classic northern California versus southern California battle. Whatever the consequences might be, this underdog team has come back with a vengeance time after time. The people of San Diego and their team are heading to Miami full of determination and pride. I pay tribute to their commitment and cohesion as they charge forward to the Super Bowl.

TRIBUTE TO THE COLQUITT  
COUNTY PACKERS**HON. SAXBY CHAMBLISS**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mr. CHAMBLISS. Mr. Speaker, I have come to the floor today to bring to this House's attention the tremendous achievements of my hometown's football team, the Colquitt County Packers. On Saturday, December 17, this team defeated one of the strongest high school football teams in the country, the Valdosta Wildcats—also from my district—to win the AAAA State Football Championship.

As father of one of the players, I had the opportunity to watch this group of fine young men overcome great odds to go undefeated in their longest winning streak ever and to win their first State championship.

As many of you are aware, high school football in south Georgia is not just a game—it's a way of life. Valdosta, also known as Winnersville, USA, is the future home of the High School Football Hall of Fame, and I am proud to be a part of the tradition that makes up south Georgia football.

Mr. Speaker, I hope that you will all join me in congratulating the players, the coaches, the cheerleaders, the bands, the fans, and everyone else who has helped make south Georgia football some of the best in the United States.

## TRIBUTE TO SGT. JAY CUTHBERT

**HON. CARRIE P. MEEK**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mrs. MEEK of Florida. Mr. Speaker, after 40 years of dedicated service on the Metro-Dade Police Department, Sgt. Jay Cuthbert has retired. I speak for our entire Dade County community in expressing our deepest gratitude for his exemplary work over four decades of faithful and courageous service.

By any standard, Sergeant Cuthbert is a remarkable public servant. He dedicated his en-

tire career to one of the toughest and most difficult jobs in our society—law enforcement. He has devoted his life's work to the care and protection of the people of our Dade County community.

Mr. Speaker, we are grateful to Sergeant Cuthbert for the countless families and individuals who have benefited from his compassion and untiring efforts. I want him to know of my deepest respect for what he has done for all of us over these past 40 years, and above and beyond the call of duty.

A grateful community says thank you for a job well done.

## EXPLANATORY STATEMENT

**HON. LYNN C. WOOLSEY**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Ms. WOOLSEY. Mr. Speaker, due to pressing business of responding to the floods in my district, I was unable to arrive in time to vote on S. 2, the Congressional Accountability Act. Had I been present, I would have voted "aye," as I did during House consideration of this bill, and I ask unanimous consent that my statement be included in the RECORD.

CONSUMER REPORTING REFORM  
ACT OF 1995**HON. HENRY B. GONZALEZ**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mr. GONZALEZ. Mr. Speaker, today I am introducing the Consumer Reporting Reform Act of 1995, a bill to change the way the consumer reporting industry conducts business. Like its predecessors, this bill will lead to increased accuracy in credit reports and result in an industry that is both more responsive to consumer complaints about errors and more cognizant of the consumers' right to financial privacy.

I have worked on legislation to overhaul the credit reporting system and credit bureaus for the past several Congresses. The 25-year-old law that governs this industry has simply failed to keep pace with the exploding technology in this area and the new issues it presents. When the Fair Credit Reporting Act was enacted, many credit bureaus were keeping manual records. Today, the big three credit bureaus each have 200 million computerized files on American consumers. Nearly every decision made about us—whether to approve a loan, rent an apartment, insure property, or offer a job—could involve a credit report. The credit bureaus must get it right. But, with the enormous numbers of files and information amassed by the credit bureaus on American consumers, the implications for errors and invasions of privacy are staggering.

The issues that plagued consumers when Congress first began looking anew into this area in the 1980's have not been resolved by the mere passage of time. I am sure my colleagues recognize the anguish consumers feel when a computer wrongly labels them deadbeats and shows up on their credit reports. In Vermont, this happened to an entire town. And imagine the enduring damage that a credit bu-

reau can do by failing to correct an error. I know that Members of this House have experienced the frustration of an unresponsive credit bureau firsthand or have heard the anger of their constituents. And, in an age where computers talk to each other, companies are gaining more and easier access to sensitive financial information about consumers without the consent or even the knowledge of consumers.

Congress cannot stand idle as errors on credit reports wreck peoples' lives. Congress cannot turn a blind eye as companies and machines transfer reams of financial and personal information about consumers who remain in the dark. And yet the current Fair Credit Reporting Act does not go far enough to prevent such errors or such incursions into consumers' privacy from occurring.

Congress has taken a good hard look at these problems. I and my colleagues on both sides of the aisle, particularly Chairman LEACH, worked long and hard last year with representatives of consumer groups and the credit reporting industry to craft the very fair and balanced bill that the House passed twice last year on a voice vote. The legislation I am introducing today is virtually identical to last year's compromise bill. Let me emphasize that the bill I am introducing does not contain my wish list for reforms—it is a genuine compromise. And it is a product of earnest, good faith negotiation between Democrats and Republicans and between industry and consumer groups.

In sum, the bill requires that consumers be educated about their rights regarding their credit reports; it provides consumers with cheaper access to their reports; it allows consumers to put a stop to some of the junk mail that fills their mail boxes; it provides for prompt correction of errors in credit reports; and it gives consumers a right of action against businesses that neglect to correct errors in the course of a reinvestigation. This bill also provides new opportunities for businesses to prescreen consumers for credit and to share information about consumers among affiliated companies.

Because of the need for reform, and the overwhelming bipartisan consensus on this piece of legislation that was demonstrated repeatedly last year, the House should proceed expeditiously with consideration of this bill. The consumers of this country should not and will not tolerate further delay.

## TRIBUTE TO BILL ROSENDAHL

**HON. HOWARD L. BERMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mr. BERMAN. Mr. Speaker, I am honored to pay tribute to Bill Rosendahl, senior vice president of Century Cable Television, whose commitment to public affairs and political programming is unsurpassed. Since 1987 Bill has been host of "Week in Review," a talk show that brings together journalists, politicians and consultants for an often fascinating discussion of the issues. There is nothing like it on any television station in southern California.

Along with his duties on "Week in Review," Bill spends much of his time interviewing politicians and, during election season, candidates,

including those from minor parties or those running for obscure offices. No political reporter in the print or broadcast media in Los Angeles is as thorough and fair as Bill. In an age when it is fashionable to be cynical and dismissive about politics, Bill is truly a breath of fresh air.

He brings impeccable credentials to his work. Prior to his arrival at Century Cable, Bill was director of corporate affairs for Westinghouse Broadcasting and Cable. He was also a White House appointee to the State Department, and has participated in many Presidential, gubernatorial, and senatorial campaigns.

This year Bill was named by the Los Angeles Chapter of the Society of Professional Journalists as the winner of its 1994 Freedom of Information Award, which honors nonjournalists who helped promote first amendment issues. With his dedication to airing all points of view and for extensive coverage of topics ranging from AIDS to the war in Bosnia, Bill Rosendahl is the perfect choice.

I ask my colleagues to join me today in saluting Bill Rosendahl, who has shown that in the right hands, television can be a marvelous source of news and information about politics and government. He brings honor to his profession.

#### INTRODUCTION OF LEGISLATION CONCERNING ILLEGAL IMMIGRATION

#### HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mr. GALLEGLY. Mr. Speaker, I have today reintroduced legislation aimed at addressing a problem that most Americans now recognize as a pressing threat to our way of life and the continued success of our Nation. That problem is illegal immigration and I hope that the package of reforms I propose will—once and for all—help establish firm control over our borders and make it much more difficult for those who enter our country illegally to benefit by breaking the law.

Illegal immigration was first recognized as a drain on public funds and a detriment to public welfare in the border States where it has been most prevalent over the years. In recent years, though, more and more Americans from a much wider geographic area have come to understand the overwhelming burden placed upon law-abiding taxpayers by those who enter this country illegally.

For years, citizens in border States have demanded a Federal response to this problem and, for years, the Federal Government has turned a deaf ear to the plight of those legal residents asked to house, school, treat, and feed those with no legal right to be here. The response has been so dismal, in fact, that over the past year some border States have actually sued the Federal Government in hopes of retrieving some of the billions of dollars spent attending to the needs of illegal immigrants.

But the apex of the public outcry against illegal immigration, I believe, was reached this past November, when nearly 60 percent of California voters supported a statewide initiative aimed at eliminating the benefits awarded to those who break the law when they enter

this country. The overwhelming passage of proposition 187 sends a clear message to those who write the laws governing life in this Nation that—on this issue—the people have had enough and they want something done.

Illegal immigration is perhaps the only situation I know of where those who openly and knowingly break the law not only escape punishment, they are in fact rewarded beyond their wildest dreams. Until we combine tougher border enforcement with the elimination of benefits awarded those who enter this country illegally, we will never be able to end the drain on public resources and to protect opportunities for those legal immigrants who seek to make a life here and to capture their share of the American dream.

Mr. Speaker, illegal immigration is a complex and divisive issue and I recognize that no single legislative package could ever fully address its many facets and implications. I hope, however, that the bills I introduce today will provide a foundation for an appropriate Federal response to this crisis.

As the head of a congressional task force on immigration that you created, I look forward to working with all of my colleagues on this issue and particularly with my good friend Representative LAMAR SMITH, chairman of the Immigration and Claims Subcommittee of the House Judiciary Committee.

The time has come for national immigration reform. We in the 104th Congress owe it to those who put us here to recognize this and to take appropriate action, instead of continuing to ignore a crisis that threatens to undermine the very foundation of the society we have worked so hard over so many years to create.

#### INDIA AND THE UNITED STATES: A GROWING ECONOMIC PARTNERSHIP

#### HON. GARY L. ACKERMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 18, 1995*

Mr. ACKERMAN. Mr. Speaker, today I rise to speak about the flourishing economic relationship that is unfolding between the United States and India. Just a few years ago, hardly anyone spoke of the tremendous opportunity for developing strong economic ties between our countries. Today, for a number of important reasons, we are witnessing dramatic change in this domain. We are engaged in an economic relationship with India that is strengthening the ties between our countries.

Just last week, several major American papers published excellent articles on the state of United States-India trade. Each of them describes in detail how the liberalization of the Indian economy, initiated by Prime Minister Rao, has created fertile ground for American businesses to interact with their Indian counterparts abroad, creating new jobs at home while servicing a huge untapped market overseas.

I am inserting into the RECORD today an article from the Wall Street Journal of January 12, 1995, which I commend to my colleagues. Titled, "India Is Elbowing Into China's Limelight: Foreign investors Taking Note of Economic Revival," this article highlights the opportunities for building American business and creating new American jobs.

Mr. Speaker, I am proud of the enhanced relationship which is now unfolding before us. This is due in no small part to the creativity and determination of American businesses to expand their exports to new, fertile markets. We should also acknowledge, and pay tribute to, the Indo-American community which has taken a particularly keen interest in promoting economic ties between our nations. This community deserves recognition and thanks for helping to forge lasting economic ties that will strengthen mutual friendship between our countries in the months and years ahead.

[From the Wall Street Journal, Jan. 12, 1995]

#### INDIA IS ELBOWING INTO CHINA'S LIMELIGHT: FOREIGN INVESTORS TAKING NOTE OF ECONOMIC REVIVAL

(By Urban C. Lehner)

BANGALORE, INDIA.—K. Gopalkrishnan was braced for the worst when Motorola Inc. transferred him from his native Singapore to a new pager factory in this southern Indian city. Although of Indian descent himself, the 35-year-old executive had heard horror stories about India's bureaucrats and workers.

His first nine months in Bangalore have been a pleasant surprise. Clearing a new assembly line through Indian customs was a breeze, he says; the whole process, from packing the line in Singapore to producing the first pager in Bangalore, took only eight days. Indeed, the entire factory was set up in just five months, and it's already operating as efficiently as the Singapore plant. "Contrary to what you hear outside the country, Indians can be among the most efficient people in the world, if properly guided," Mr. Gopalkrishnan says.

But not the most efficient people, at least not yet. Motorola's older, larger factory in Tianjin, China, "has produced some benchmark results that everybody else [within Motorola] is battling" to match, Mr. Gopalkrishnan says. "We hope to be in those shoes soon."

#### HIGH HOPES

Thanks in part to foreign-investment success stories like Motorola's, many Indians hope their economy can soon be in China's shoes, too. It's a tribute to how far India has come that they even dare express the hope. For, until very recently, China was everybody's nominee for most-likely-to-become-an-economic-superpower. India was a chronic underperformer that seemed unable to get its act together.

But India's three-year-old reform program has started to bear fruit just as foreign investors have begun to take a more sober view of China. As a result, many Indians are starting to take their country seriously as a rival to China. "Sooner or later, India's inherent advantage will assert itself," says Manmohan Singh, India's finance minister and the author of the reforms.

Judged on fundamentals, the competition between India and China is still no contest. China's economy is growing twice as fast. China's savings and literacy rates are more than half again higher. Foreign debt and government red ink drag down China's economy far less than India's.

#### WHO'S THE FAIREST?

	India	China
Savings rate <sup>1</sup> .....	24.2%	35.8%
'95 Debt-service ratio <sup>2</sup> .....	29.2%	13.0%
Avg. GDP growth:		
1989-93 .....	5.3%	8.9%
1995-2000 <sup>2</sup> .....	6.0%	7.8%
Population (millions) .....	846.3	1,172.0
"Economic Freedom" ranking (1=most free) .....	86	87

<sup>1</sup> 1993 for India, 1992 for China.